

Certificate Number: 00301-PR-DE-015502531

Bankruptcy Case Number: 11-04057



00301-PR-DE-015502531

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on July 19, 2011, at 12:25 o'clock PM EDT, SYLVIA MELENDEZ SUSTACHE completed a course on personal financial management given by internet by InCharge Debt Solutions, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Puerto Rico.

Date: July 19, 2011 By: /s/Nelly Fernandez

Name: Nelly Fernandez

Title: Bankruptcy Team Lead